

Amendments to the Claims

1. (currently amended) An apparatus, comprising:
a housing;
a user authenticator, supported by the housing, that authenticates an identity of a user;
at least one memory, supported by the housing, that stores ~~transaction information for~~
at least first and second media at least first information that identifies a first media issued by a
first media issuer and second information that identifies a second media issued by a second
media issuer; and
at least one output, supported by the housing, that releases ~~at least a portion of the~~
~~transaction information~~ one of the first information and the second information to a point-of-sale (POS) terminal after the user authenticator has authenticated the identity of the user.
2. (original) The apparatus of claim 1, wherein the user authenticator comprises means for authenticating the identity of the user by analyzing a bio-metric feature of the user.
3. (original) The apparatus of claim 2, further comprising means for authenticating the identity of the user without releasing information regarding the bio-metric feature of the user outside the housing.
4. (currently amended) The apparatus of claim 1, further comprising at least one controller supported by the housing and coupled to each of the user authenticator, the at least one memory, and the at least one output, the at least one controller being configured such that, after the user authenticator has authenticated the identity of the user, the at least one controller causes the ~~portion of the transaction information~~ one of the first information and the second information to be released to the POS terminal via the at least one output.
5. (currently amended) The apparatus of claim 1, wherein the ~~at least first and second media are issued by first and second different and unrelated media issuers~~ first and second media issuers are unrelated.

6. (original) The apparatus of claim 1, wherein authentication information employed by the user authenticator to authenticate the identity of the user is located within the housing and does not leave the housing when the user authenticator authenticates the identity of the user.

7. (original) The apparatus of claim 6, wherein the authentication information includes information regarding a bio-metric feature of the user.

8. (original) The apparatus of claim 1, wherein the total volume consumed by the housing is less than five hundred cubic centimeters.

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9. (currently amended) A method, comprising steps of:

(a) storing ~~transaction information for at least first and second media~~ in a memory of a device at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer;

(b) using the device to authenticate an identity of a user; and

(c) after authenticating the identity of the user with the device, transferring ~~at least a portion of the transaction information~~ one of the first information and the second information from the device to a point-of-sale (POS) terminal.

10. (original) The method of claim 9, wherein the step (b) includes analyzing a bio-metric feature of the user to authenticate the user's identity.

11. (currently amended) The method of claim 9, wherein the ~~at least first and second media are issued by first and second different and unrelated media issuers~~ first and second media issuers are unrelated.

12. (original) The method of claim 9, wherein authentication information employed by the user authenticator to authenticate the identity of the user is located within a housing of

the device, and wherein the step (b) is performed without releasing the authentication information outside of the housing.

13. (original) The method of claim 12, wherein the authentication information includes information regarding a bio-metric feature of the user.

14. (original) An apparatus, comprising:

a housing;

at least one memory, supported by the housing, that stores transaction information for at least one media;

a user authenticator, supported by the housing, that authenticates an identity of a user of the apparatus; and

at least one output, supported by the housing, that, after the user authenticator has authenticated the identity of the user, releases an embedded identification code of the apparatus from the housing that enables a device receiving the embedded identification code to authenticate the identity of the apparatus.

15. (original) The apparatus of claim 14, further comprising at least one controller supported by the housing and coupled to each of the user authenticator, the at least one memory, and the at least one output, the at least one controller being configured such that, after the user authenticator has authenticated the identity of the user, the at least one controller causes the embedded identification code to be released from the housing via that at least one output.

16. (currently amended) A method, comprising steps of:

storing transaction information for at least one media in a memory of a first device;

using the first device to authenticate an identity of a user; and

after authenticating the identity of the user with the first device, releasing an embedded identification code ~~of the apparatus from the housing~~ from the first device that enables a second

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device receiving the embedded identification code to authenticate the identity of the first device.

17. (original) The method of claim 16, further comprising steps of:
receiving the identification code with the second device; and
authorizing a transaction request by the first device based on the received identification code.

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18. (currently amended) An apparatus, comprising:
at least one memory that stores ~~transaction information for at least first and second media~~ at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer;
at least one input that enables a user to select one of the at least first and second media;
a display that provides a visual indication to the user regarding which of the at least first and second media has been selected with the at least one input; and
at least one output that selectively releases ~~at least a portion of the transaction information~~ to a point-of-sale (POS) terminal the one of the first information and the second information that corresponds to the selected one of the first and second media.

19. (currently amended) The apparatus of claim 18, wherein the ~~at least first and second media are issued by first and second different and unrelated media issuers~~ the first and second media issuers are unrelated.

20. (original) The apparatus of claim 18, wherein the total volume consumed by the housing is less than five hundred cubic centimeters.

21. (currently amended) A method, comprising steps of:
storing ~~transaction information for at least first and second media~~ in a memory of a device at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer;

receiving as input to the device a user's selection of one of the at least first and second media;

displaying with the device a visual indication to the user regarding which of the at least first and second media has been selected; and

transferring ~~at least a portion of the transaction information from the device~~ to a point-of-sale (POS) terminal the one of the first information and the second information that corresponds to the selected one of the first and second media.

22. (currently amended) The apparatus of claim 21, wherein the ~~at least first and second media are issued by first and second different and unrelated media issuers~~ the first and second media issuers are unrelated.

23. (currently amended) An apparatus, comprising:
at least one memory that stores ~~transaction~~ at least first information for at least one that identifies a financial media issued by a first media issuer and at least one second information that identifies a non-financial media issued by a second media issuer; and
at least one output that selectively releases ~~at least a portion of the transaction information~~ the first information to a point-of-sale (POS) terminal.

24. (currently amended) The apparatus of claim 23, further comprising at least one controller coupled to each of the at least one memory and the at least one output, the at least one controller being configured to cause the ~~portion of the transaction~~ first information to be released to the POS terminal via the at least one output.

25. (original) The apparatus of claim 23, wherein the at least one output comprises magnetic stripe simulation means for simulating a magnetic stripe readable by the POS terminal.

26. (original) The apparatus of claim 23, wherein the at least one output comprises bar code generation means for generating a bar code readable by the POS terminal.

27. (original) The apparatus of claim 23, wherein the at least one output comprises transmission means for wirelessly transmitting the portion of the information to the POS terminal.

28. (original) The apparatus of claim 23, wherein the at least one output comprises connection means for establishing a Smartcard-compatible connection with the POS terminal.

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29. (currently amended) A method, comprising steps of:
storing ~~transaction~~ in a memory of a device at least first information for at least one that identifies a financial media issued by a first media issuer and at least one second information that identifies a non-financial media issued by a second media issuer in a memory of a device;
and
transferring ~~at least a portion of the transaction~~ the first information from the device to a point-of-sale (POS) terminal.

30. (original) A system, comprising:
a housing;
at least one memory, supported by the housing, that stores transaction information for at least one media;
a device releasably attached to the housing; and
configuring means, supported by the housing, for selectively configuring the device to hold the transaction information so that the device may be used to engage in a transaction involving the at least one media.

31. (original) The system of claim 30, wherein the configuring means comprises magnetic stripe simulation means for simulating a magnetic stripe readable by a point-of-sale terminal.

32. (original) The system of claim 30, wherein the configuring means comprises bar code generation means for generating a bar code readable by a point-of-sale terminal.

33. (currently amended) The system of claim 30, wherein the configuring means comprises means for displaying the transaction information visibly on the device.

34. (original) A method, comprising steps of:

(a) storing transaction information for at least one media in a memory of a first device, the first device having a second device releasably attached thereto;

(b) while the second device is attached to the first device, configuring the second device to hold the transaction information for the at least one media based on the contents of the memory;

(c) detaching the second device from the first device; and

(d) using the second device to engage in a transaction involving the at least one media.

35. (original) The method of claim 34, wherein the step (b) includes simulating a magnetic stripe readable by a point-of-sale terminal.

36. (original) The method of claim 34, wherein the step (b) includes generating a bar code readable by a point-of-sale terminal.

37. (currently amended) The method of claim 34, wherein the step (b) includes displaying the transaction information visibly on the device.

38. (original) A system, comprising:

a first device including a user authenticator that authenticates an identity of a user; and

a second device releasably attached to the first device, wherein the second device holds transaction information for at least one media so that the second device may be used to engage in a transaction involving the at least one media, and wherein the second device is detached from the first device after the user authenticator has authenticated the identity of the user.

39. (original) The system of claim 38, wherein the user authenticator comprises means for authenticating the identity of the user by analyzing a bio-metric feature of the user.

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40. (original) The system of claim 38, wherein the second device has embedded therein an identification code which permits a device receiving the identification code to authenticate the identity of the second device.

41. (original) A method, comprising steps of:
with a first device, authenticating an identity of a user; and
after authenticating the identity of a user with the first device, detaching a second device from the first device, the second device holding transaction information for at least one media so that the second device may be used to engage in a transaction involving the at least one media.

42. (original) A system, comprising:
a first device;
a second device that has the first device releasably attached thereto, the second device including means for selectively configuring the first device to hold transaction information for a first media but not for a second media so that the first device may be used to engage in a transaction involving the first media but not the second media, and the second device further including means for selectively configuring the first device to hold transaction information for the second media but not for the first media so that the first device may be used to engage in a transaction involving the second media but not the first media.

43. (original) A method, comprising steps of:
selectively configuring a device to hold transaction information for a first media but not for a second media so that the device may be used to engage in a transaction involving the first media but not the second media; and
selectively configuring the device to hold transaction information for the second media but not the first media so that the device may be used to engage in a transaction involving the second media but not the first media.

44. (currently amended) A system, comprising:

at least one memory that stores ~~first transaction information for a first media~~ first information that identifies a first media issued by a first media issuer;

at least one output that selectively releases ~~at least a portion of the first transaction~~ the first information to a point-of-sale (POS) terminal; and

means for enabling a person to whom the first media is issued to selectively add ~~second transaction information for a second media~~ to the memory second information that identifies a second media issued by a second media issuer.

45. (currently amended) The system of claim 44, further comprising at least one controller coupled to each of the at least one memory and the at least one output, the at least one controller being configured to cause the ~~portion of the first transaction~~ information to be released to the POS terminal via the at least one output.

46. (currently amended) A method, comprising steps of:
storing ~~first transaction information for a first media~~ in a memory of a device first information that identifies a first media issued by a first media issuer;
releasing ~~at least a portion of the first transaction~~ the first information to a point-of-sale (POS) terminal; and
in response to a request by the person to whom the first ~~transaction information~~ media is issued, adding to the memory second information that identifies a second media issued by a second media issuer ~~second transaction information for a second media to the memory.~~

47. (currently amended) A system, comprising:
at least one memory that stores ~~first transaction information for a first media and second transaction information for a second media~~ at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer;
at least one output that selectively releases ~~at least a portion of the first transaction information~~ at least one of the first information and the second information to a point-of-sale (POS) terminal; and

means for enabling a person to whom the first media is issued to selectively remove at least a portion of the second transaction information from the memory.

48. (currently amended) The system of claim 47, further comprising at least one controller coupled to each of the at least one memory and the at least one output, the at least one controller being configured to cause the portion of the first transaction information to be released to the POS terminal via the at least one output.

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49. (currently amended) A method, comprising steps of:
storing first transaction information for a first media and second transaction information for a second media in a memory of a device at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer;

releasing at least a portion of the first transaction information to a point-of-sale (POS) terminal; and

in response to a request by the person to whom the second media is issued, removing at least a portion of the second transaction information from the memory.

50. (original) A system, comprising:
at least one memory that stores transaction information for at least one media;
at least one output that selectively releases at least a portion of the transaction information to a point-of-sale (POS) terminal; and

means for enabling at least one functional characteristic of the at least one media to be altered by altering the contents of the least one memory.

51. (original) The system of claim 50, wherein the means for enabling includes at least one network server, a station adapted to selectively interface with the at least one controller and coupled to the at least one network server, and a media issuer computer coupled to the at least one network server, and wherein the altering of the information is initiated at the media issuer computer.

52. (original) The system of claim 50, wherein the means for enabling includes a station adapted to selectively interface with the at least one controller, and wherein the altering of the information is initiated at the station.

53. (original) The system of claim 50, wherein the means for enabling is supported by a housing in which the at least one controller is disposed.

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54. (original) The system of claim 50, further comprising at least one controller coupled to each of the at least one memory and the at least one output, the at least one controller being configured to cause the portion of the first transaction information to be released to the POS terminal via the at least one output.

55. (original) A method, comprising:
storing transaction information for at least one media in a memory of a device;
releasing at least a portion of the transaction information to a point-of-sale (POS) terminal; and
altering at least one functional characteristic of the at least one media by altering the contents of the least one memory.

56. (currently amended) An apparatus, comprising:
a housing;
a user authenticator, supported by the housing, that authenticates an identity of a user;
at least one memory ~~that~~, supported by the housing, that stores first transaction information for a first media and second transaction information for a second media; and
at least one output, supported by the housing, that releases the first transaction information only after the user authenticator has authenticated the identity of the user, and that releases the second information without requiring the user authenticator to have authenticated the identity of the user.

57. (original) The system of claim 56, wherein the user authenticator comprises means for authenticating the identity of the user by analyzing a bio-metric feature of the user.

58. (original) The system of claim 56, further comprising at least one controller supported by the housing and coupled to each of the user authenticator, the at least one memory, and the at least one output, the at least one controller being configured to cause the first transaction information to be released via the at least one output only after the user authenticator has authenticated the identity of the user, and to cause the second information to be released via the at least one output without requiring the user authenticator to have authenticated the identity of the user.

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59. (original) A method, comprising steps of:
storing first transaction information for a first media and second transaction information for a second media in at least one memory of a device;
using the device to authenticate an identity of a user;
releasing the first transaction information only after the identity of the user has been authenticated; and
releasing the second transaction information without requiring the identity of the user to be authenticated.

60. (original) A system, comprising:
a first device; and
a second device having the first device releasably attached thereto such that, when the first device is attached to the second device, the second device causes the first device to generate a machine-readable code for only a predetermined, finite period of time after the first device is detached from the second device.

61. (original) The system of claim 60, wherein the machine-readable code is generated as a simulated magnetic stripe on the first device.

62. (original) The system of claim 60, wherein the machine-readable code is generated as a bar code on the first device.

63. (original) A method, comprising a step of:
generating a machine-readable code on a device for only a predetermined, finite period of time.

64. (original) The method of claim 63, wherein the machine-readable code is generated as a simulated magnetic stripe on the device.

65. (original) The method of claim 63, wherein the machine-readable code is generated as a bar code on the device.

66. (original) The method of claim 63, wherein the device is untethered when the machine-readable code is generated thereon.

67. (original) An apparatus, comprising:
a portable substrate;
a power supply supported by the substrate; and
at least one controller supported by the substrate and powered by the power supply, the at least one controller being configured to generate a simulated magnetic stripe on the substrate.

68. (original) The apparatus of claim 67, wherein the at least one controller is configured and arranged to generate a simulated magnetic stripe on the substrate when substrate is untethered.

69. (original) A method, comprising a step of:
generating a simulated magnetic stripe on a portable device.

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70. (currently amended) A system, comprising:
at least one memory that stores transaction information for at least one media;
a user authenticator that authenticates an identity of the user; and
a display that, after the user authenticator has authenticated the identity of the user,
provides a visual indication to the user regarding the at least one media, the visual indication
being displayed for only a predetermined, finite period of time ~~after the user authenticator has
authenticated the identity of the user.~~

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71. (original) The system of claim 70, wherein the user authenticator comprises
means for authenticating the identity of the user by analyzing a bio-metric feature of the user.

72. (currently amended) A method, comprising steps of:
authenticating an identity of a user; and
after authenticating the identity of the user, displaying a visual indication to the user
regarding the at least one media for only a predetermined, finite period of time ~~after
authenticating the identity of the user.~~

73. (currently amended) A system, comprising:
a portable electronic device that can be used to engage in point-of-sale (POS)
transactions; and
a an electronic device remote from the portable device that ~~can~~ is adapted to alter a
characteristic of the portable electronic device so as to disable its an ability ~~of the portable
device~~ to engage in POS transactions.

74. (currently amended) A method, comprising steps of:
providing a portable device that can be used to engage in point-of-sale transactions; and
at a location remote from the portable device, altering a characteristic of the portable
device so as to disable its ~~disabling an ability of the portable device~~ to engage in POS
transactions.

75. (currently amended) A method, comprising steps of:
storing ~~transaction authorization information for at least two media~~ in a first memory of a first portable electronic device at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer, the portable electronic device being adapted to release at least one of the first information and the second information to a point-of-sale (POS) terminal to authorize a transaction; and

storing the ~~transaction authorization information for the at least two media~~ first information and the second information in a second memory, which is disposed at a location remote from the first portable electronic device.

76. (currently amended) The method of claim 75, further comprising a step of transferring the ~~transaction authorization information~~ first information and the second information stored in the second memory to the first memory.

77. (currently amended) The method of claim 76, further comprising a step of transferring the ~~transaction authorization information~~ first information and the second information stored in the first memory to the second memory.

78. (currently amended) The method of claim 75, further comprising a step of transferring the ~~transaction authorization information~~ first information and the second information stored in the first memory to the second memory.

79. (currently amended) A system, comprising:
a first device; and
a second device having the first device releasably attached thereto such that, when the first device is attached to the second device, the second device can cause the first device to generate a machine-readable code after the first device is detached from the second device, the second device including at least one controller configured so as to be capable, during only a

predetermined, finite window of time, of causing the first device to generate the machine-readable code ~~only for a finite, predetermined period of time~~.

80. (original) The system of claim 79, wherein the machine-readable code is generated as a simulated magnetic stripe on the first device.

81. (original) The system of claim 79, wherein the machine-readable code is generated as a bar code on the first device.

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82. (currently amended) The system of claim 79, wherein the at least one controller is configured so as to be capable of causing to cause the first device to generate the machine-readable code for only during a finite, predetermined period of time window in the future.

83. (currently amended) A method, comprising a step of:
configuring a first device such that the first device is capable, ~~for~~ during only a predetermined, finite ~~period~~ window of time, of ~~generating~~ causing a second device, which is separable from the first device, to generate a machine-readable code ~~on a second device~~.

84. (currently amended) The method of claim 83, wherein the step of configuring the first device comprises configuring the first device such that the first device is capable of ~~generating~~ causing the second device to generate the machine-readable code as a simulated magnetic stripe on the second device.

85. (currently amended) The method of claim 83, wherein the step of configuring the first device comprises configuring the first device such that the first device is capable of ~~generating~~ causing the second device to generate the machine-readable code as a bar code on the second device.

86. (canceled)

87. (currently amended) A method, comprising steps of:

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after an electronic device has been issued to a holder and when the electronic device is at a first location, electronically receiving information at an input of a first the electronic device that has been transmitted from a remote location over an electronic communication link;
and

after receiving the information at the first input of the electronic device, transporting the electronic device to a second location; and

after the holder has transported the electronic device to the second location, using a media at the first electronic device to access a quantity of credit or cash reserves that could not be accessed prior to the first electronic device receiving the information.

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88. (new) The apparatus of claim 1, wherein at least one of the first information and the second information includes an account number identifying the corresponding media.

89. (new) The apparatus of claim 1, wherein the first media is a financial media and the second media is a non-financial media.

90. (new) The apparatus of claim 1, wherein:
the apparatus further comprises at least one input that enables the user to select one of the first and second media, and a display that provides a visual indication to the user regarding which of the first and second media has been selected with the at least one input; and
the at least one output selectively releases to the point-of-sale (POS) terminal the one of the first information and the second information that corresponds to the selected one of the first and second media.

91. (new) The apparatus of claim 90, further comprising a token configurable to carry the one of the first information and the second information that corresponds to the selected one of the first and second media, the token being dischargeable from the at least one output so that it can be interfaced with the POS terminal.

92. (new) The apparatus of claim 1, further comprising a token configured to carry the one of the first information and the second information, the token being dischargeable from the at least one output so that it can be interfaced with the POS terminal.

93. (new) The apparatus of claim 1, wherein the at least one output comprises magnetic stripe simulation means for simulating a magnetic stripe readable by the POS terminal.

94. (new) The apparatus of claim 1, wherein the at least one output comprises bar code generation means for generating a bar code readable by the POS terminal.

95. (new) The apparatus of claim 1, wherein the at least one output comprises transmission means for wirelessly transmitting the portion of the information to the POS terminal.

96. (new) The apparatus of claim 1, wherein the at least one output comprises connection means for establishing a Smartcard-compatible connection with the POS terminal.

97. (new) The method of claim 9, wherein at least one of the first information and the second information includes an account number identifying the corresponding media.

98. (new) The method of claim 9, wherein the first media is a financial media and the second media is a non-financial media.

99. (new) The method of claim 9, wherein:
the method further comprises steps of receiving as input to the device the user's selection of one of the first and second media, and displaying with the device a visual indication to the user regarding which of the first and second media has been selected; and

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the step (c) further comprises transferring to the POS terminal the one of the first information and the second information that corresponds to the selected one of the first and second media.

100. (new) The method of claim 99, wherein the step (c) further comprises:
configuring a token to carry the one of the first information and the second information that corresponds to the selected one of the first and second media; and
discharging the token from the device so that it can be interfaced with the POS terminal.

101. (new) The method of claim 9, wherein the step (c) further comprises:
discharging a token from the device that has been configured to carry the one of the first information and the second information so that the token can be interfaced with the POS terminal.

102. (new) The apparatus of claim 14, wherein the transaction information comprises information that identifies at least one particular media issued by a particular media issuer.

103. (new) The method of claim 14, wherein the transaction information comprises an account number that identifies the at least one media.

104. (new) The method of claim 16, wherein the transaction information comprises information that identifies at least one particular media issued by a particular media issuer.

105. (new) The method of claim 16, wherein the transaction information comprises an account number that identifies the at least one media.

106. (new) The apparatus of claim 18, wherein at least one of the first information and the second information includes an account number identifying the corresponding media.

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107. (new) The apparatus of claim 18, wherein the first media is a financial media and the second media is a non-financial media.

108. (new) The apparatus of claim 18, further comprising a token configurable to carry the one of the first information and the second information that corresponds to the selected one of the first and second media, the token being dischargeable from the at least one output so that it can be interfaced with the POS terminal.

109. (new) The apparatus of claim 18, wherein the at least one output comprises magnetic stripe simulation means for simulating a magnetic stripe readable by the POS terminal.

110. (new) The apparatus of claim 18, wherein the at least one output comprises bar code generation means for generating a bar code readable by the POS terminal.

111. (new) The apparatus of claim 18, wherein the at least one output comprises transmission means for wirelessly transmitting the portion of the information to the POS terminal.

112. (new) The apparatus of claim 18, wherein the at least one output comprises connection means for establishing a Smartcard-compatible connection with the POS terminal.

113. (new) The method of claim 21, wherein at least one of the first information and the second information includes an account number identifying the corresponding media.

114. (new) The method of claim 21, wherein the first media is a financial media and the second media is a non-financial media.

115. (new) The method of claim 21, wherein the step of transferring the one of the first information and the second information from the device to the POS terminal comprises:

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configuring a token to carry the one of the first information and the second information that corresponds to the selected one of the first and second media; and

discharging the token from the device so that it can be interfaced with the POS terminal.

116. (new) The system of claim 30, wherein the transaction information comprises information that identifies at least one particular media issued by a particular media issuer.

117. (new) The system of claim 30, wherein the transaction information comprises an account number that identifies the at least one media.

118. (new) The method of claim 34, wherein the transaction information comprises information that identifies at least one particular media issued by a particular media issuer.

119. (new) The method of claim 34, wherein the transaction information comprises an account number that identifies the at least one media.

120. (new) The system of claim 38, wherein the transaction information comprises information that identifies at least one particular media issued by a particular media issuer.

121. (new) The system of claim 38, wherein the transaction information comprises an account number that identifies the at least one media.

122. (new) The method of claim 41, wherein the transaction information comprises information that identifies at least one particular media issued by a particular media issuer.

123. (new) The method of claim 41, wherein the transaction information comprises an account number that identifies the at least one media.

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124. (new) The system of claim 42, wherein the transaction information for the first media comprises a first account number corresponding to the first media and the transaction information for the second media comprises a second account number corresponding to the second media.

125. (new) The system of claim 42, wherein the first media is a financial media and the second media is a non-financial media.

126. (new) The method of claim 43, wherein the transaction information for the first media comprises a first account number corresponding to the first media and the transaction information for the second media comprises a second account number corresponding to the second media.

127. (new) The method of claim 43, wherein the first media is a financial media and the second media is a non-financial media.

128. (new) The system of claim 50, wherein the transaction information comprises information that identifies at least one particular media issued by a particular media issuer.

129. (new) The system of claim 50, wherein the transaction information comprises an account number that identifies the at least one media.

130. (new) The method of claim 55, wherein the transaction information comprises information that identifies at least one particular media issued by a particular media issuer.

131. (new) The method of claim 55, wherein the transaction information comprises an account number that identifies the at least one media.

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132. (new) The apparatus of claim 56, wherein the first transaction information comprises information that identifies the first media and the second transaction information comprises information that identifies the second media.

133. (new) The apparatus of claim 56, wherein the first transaction information comprises a first account number that identifies the first media and the second transaction information comprises a second account number that identifies the second media.

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134. (new) The method of claim 59, wherein the first transaction information comprises information that identifies the first media and the second transaction information comprises information that identifies the second media.

135. (new) The method of claim 59, wherein the first transaction information comprises a first account number that identifies the first media and the second transaction information comprises a second account number that identifies the second media.

136. (new) The method of claim 83, further comprising steps of:
using the first device to cause the second device to generate the machine-readable code;
and
separating the second device, with the machine-readable code generated thereon, from the first device.

137. (new) The method of claim 136, wherein the step of using the first device to cause the second device to generate the machine-readable code comprises generating the machine-readable code on the second device so that the second device holds the machine-readable code for only a predetermined, finite period of time.